



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on August 31, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

JOSEPH A. MINGRINO, SR.,

Debtor

Case No.: 22-10255 (ABA)

Chapter: 13

Hearing Date:

Judge: Andrew B. Altenburg, Jr., U.S.B.J.

ORDER APPROVING TRIAL MODIFICATION PLAN

The relief set forth on the following pages is hereby **ORDERED**.

DATED: August 31, 2022



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Joseph A. Mingrino, Sr.

Case No.: 22-10255 (ABA)

Re: ORDER APPROVING TRIAL MODIFICATION PLAN

THIS MATTER having come before the Court on application of debtor, Joseph A. Mingrino, Sr., to approve Trial Modification Plan with secured creditor, DLJ Mortgage Capital, Inc., through its servicer, Select Portfolio Servicing, Inc., and the Court having considered the application and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this Order, it is hereby

ORDERED that the Trial Modification Plan between Debtor and secured creditor be and is hereby approved; and it is further

ORDERED that communications and/or negotiations between Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed a violation of the automatic stay, and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation;

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the Trial Modification Plan and all money that would otherwise be paid to the secured creditor be held until the Proof of Claim is withdrawn or amended or the Trustee is notified by secured creditor that the Trial Modification Plan was not consummated; and it is further

ORDERED that in the event that the Trial Modification Plan was not consummated; the secured creditor shall notify the Trustee and Debtor's attorney of same. Any money that was held

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Debtor: Joseph A. Mingrino, Sr.

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by the Trustee pending the completion of the Trial Modification Plan shall be paid to secured creditor; and it is further

ORDERED that in the event the Trial Modification Plan is consummated and Debtor is offered a Final Loan Modification Agreement, Debtor shall file an application to authorize entry into said agreement.